

down men dared venture into the burning library, and all they succeeded in rescuing was a few hard-bottomed chairs. The fire spread on the thousands of books and long rows of wooden shelves and left the building a roofless shell of tottering walls.

From the library the fire still continued on its contrary course to the west, against the wind and burned several small stores and restaurants, cleaning up everything between the Second National Bank building and the Market Street Methodist Church. The church escaped. Its walls were not even blackened by the smoke. Two long rows of frame buildings east of the church extending down to the railroad tracks on both sides of Market street were likewise untouched by the flames, making a hiatus of a quarter of a mile in the fire's trail.

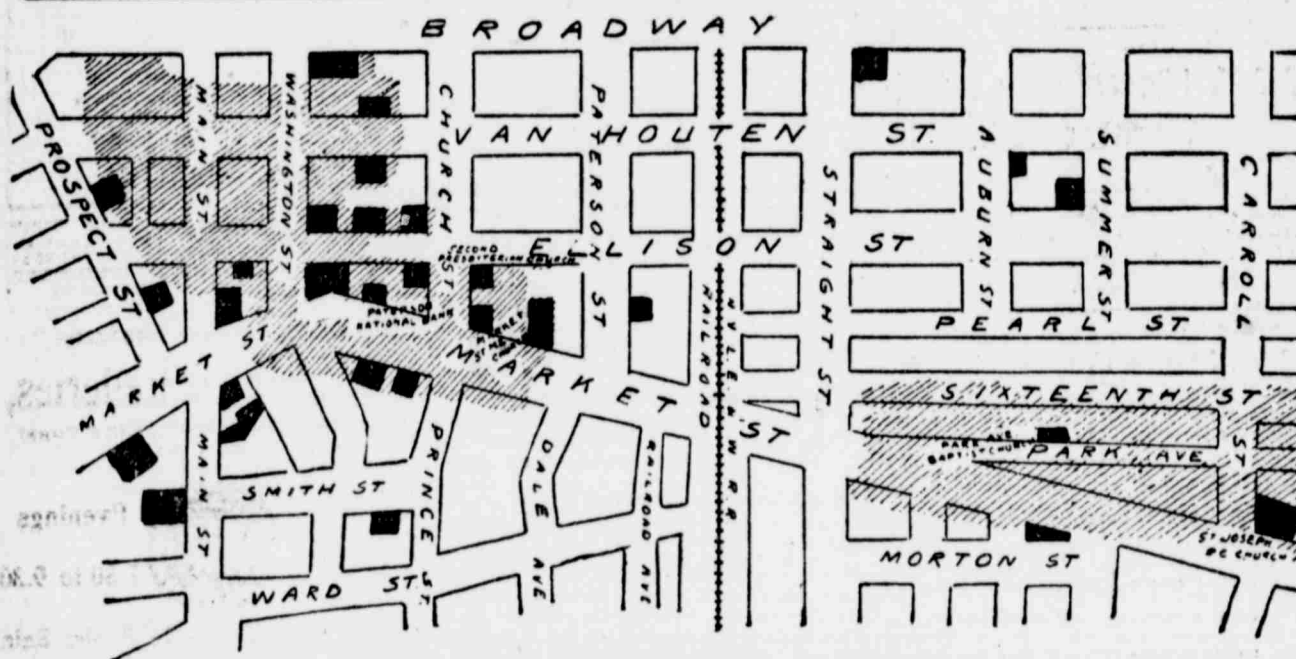
**THE BURNED DWELLING HOUSES.**

The fire east of the tracks was altogether separate from the banking and shopping district blaze, although it started from the sparks that had been blown across town from the City Hall. It was in that section east of the tracks that most of the 120 dwelling houses were destroyed. This second burned area is triangular, with the vertex at the junction of Market street and Park avenue, within a stone's throw of the Erie passenger station. The base of the triangle is Carroll street, between Market street and Park avenue.

Everything within that triangle, the sides of which are a quarter of a mile long, was destroyed. It was 6 o'clock in the morning before the fire reached there. That is why there was no loss of life. Everything was away from home watching the blaze on the other side of the town.

**RUSH TO SAVE HOUSEHOLD GOODS.**

As soon as the news spread that there was a fire east of the tracks there was a stampede of East Side residents from City Hall Park down Market street to their homes.



**BURNED DISTRICT IN THE HEART OF THE CITY.**  
The shaded district is the burned district. At Washington street and Broadway was the First Baptist Church. The City Hall was at Market and Washington.

homes. Most of them were too late to see anything but the flimsy walls of their frame dwellings going up in smoke and flame. A few got to their homes on Carroll street and Park avenue in time to pull out some of their furniture and stack it up in the streets, but that did no good. The streets were soon ablaze on both sides and the pitiful little piles of bedding and chairs and tables and books and pictures in the roadway simply furnished material for so many bonfires.

Before that the watching of the fire had been simply more or less disinterested looking on, while a lot of banks and business houses were destroyed. There was nothing particularly emotional about that. But when the homes began to go, it was different. Women with children in their arms ran about the streets screaming and sobbing and men fought with the police to be allowed to risk their lives to see if they couldn't save something. All the families were cared for and sheltered by their more fortunate neighbors.

The principal buildings destroyed in the triangular area were the Park Avenue Baptist Church, on the north side of that avenue, and St. Joseph's Catholic Church, with the rectory, the parochial school and the home of the Sisters in Carroll street. The front wall, with an immense circular opening where a magnificent rose window had been, and the gilded cross at the apex were all that were left of St. Joseph's.

The fire had run its course with the destruction of the Catholic church property. That was at noon just twelve hours after the fire started. The wind shifted then to the southwest and stopped the further progress of the flames. But there was little left to burn. Save for a few frame dwellings there is nothing beyond St. Joseph's but cemeteries.

**CARING FOR THOSE BURNED OUT.**

As soon as the fire was under control city officials, citizens and clergymen all turned their attention to providing shelter and food for the two hundred or more families rendered homeless by the devastation. It was the general opinion that relief would have to be provided on a large scale for the destitute, and meetings were called and held on short notice in three of the churches. The largest of these meetings was held in St. Paul's Church. The Rev. David S. Hamilton presided and at the meeting a committee was appointed to raise money for the aid of the homeless.

During the meeting the proposition came from the city officials, who also had been considering the problem, to allow all who needed shelter to stay at the armory of the Third Battalion. The offer was accepted and the management of the shelter placed in the hands of the Ladies' Aid Society. A sum of money was raised at the meeting to defray expenses and the members of the committee started out with subscription lists to procure still more funds.

As the afternoon wore on, however, it became apparent that very little would have to be done for the burned-out families. No one had applied at the church, which had been kept warm, up to 6 o'clock in the evening, so the sign was removed.

C. K. and M. of the Third Battalion of Paterson and Company A from Passaic. All of the companies called out are a part of the First Regiment, and its Colonel, Edward A. Campbell, went in command of them. Orders were also issued calling out the battalion from Newark, but as the Governor was soon advised that the forces from Paterson and Passaic could handle the situation, he revoked the order. Col. Campbell was ordered by the Governor to take all necessary steps to protect life and property.

Meanwhile the Adjutant-General had assembled his staff at the State House at Trenton and both his department and that of Quartermaster-General Richard A. Donnelly were kept busy throughout the afternoon.

In the evening a train which had been loaded at the State Arsenal at Trenton with wagonloads of tents, blankets, camp equipments and anything else that it was thought might prove useful to the soldiers themselves or to those rendered destitute arrived in Paterson by the Pennsylvania Railroad.

The militia went on guard duty at nightfall, each squad doing two hours' patrol duty and then having four hours of rest. When the soldier boys with their rifles were placed in charge of the ruins several of the leading business men of the city and some of the bankers felt better, for lying in the ruins were safes containing much money and valuable papers, and it had been feared that with the small police force an opportunity might be offered for some of the safes to be robbed.

**MAYOR'S PROCLAMATION.**

To further aid the guardians in their work of watching the ruins the following proclamation was issued by the Mayor in the afternoon:

Whereas, by reason of the recent fire it is necessary that prompt action be taken by

of the conflagration from this city. Every train that entered the city was crowded to the doors and it was next to impossible to get even standing room on the trolley cars that carried the lightest from the neighboring towns. At least 50,000 persons went to see the wreck and most of them, lingered until nightfall wandering among the streets and buildings on which had been completely burned on either side. Among the stores burned were several restaurants and the eating places which remain did a land office business until their stock of food was given out. So many visitors had deluged the little restaurants that it was next to impossible to buy anything to eat in the city last night.

Although there was such a great number of strangers in the city, no arrests were made yesterday, and the police said that the crowd was singularly orderly and well behaved.

At 7 o'clock last night Sheriff John Sturt declared the burned district and vicinity under "martial law," or something like it. He swore in fifty special deputies and fifty constables to take the place of the 120 Paterson policemen, who had been on duty nineteen hours. The Sheriff, who was tired out, then went to bed, leaving Under Sheriff Townsend in charge.

The deputies and constables were armed with revolvers and clubs. When they went out on duty the Sheriff said to them: "Don't make any arrests if you can help it. If you find a man doing any looting or anything else he shouldn't do order him away. If he doesn't run club him. If he offers resistance shoot him. Don't hesitate a moment."

"Enforce rigidly the order as to closing all saloons. If you see a bartender in a saloon club him out and lock the saloon doors. Club the life out of anybody you catch doing anything wrong here."

Company A of Passaic reached Paterson

## 100 INSURANCE COMPANIES HIT NONE OF THEM FOR A GREAT LOSS, IT IS BELIEVED.

Risks Split Up—Some Companies Shy of Paterson—Result May Drive Some Lingers Losers Out of Business Here—Particularly Foreign Ones.

The Paterson fire, following the Waterbury fire, has opened the year in a way to intensify the pessimism of the pessimists in the fire insurance business. In the downtown insurance district in this city yesterday there was almost as much activity as on a week day. It was estimated that about one hundred companies had been hit more or less severely at Paterson, and all day long officials of the companies big and little, were trying to cipher out how much it was going to cost. Officers of a number of insurance companies said that they were going personally to Paterson this morning to look into the extent of their losses. This is a little unusual, as the secretary of one of the small companies said that the two most important results of the fire would probably be the withdrawal of several of the foreign companies, particularly English associations, from the American business, and the total withdrawal of some of the smaller American companies which have been doing business at a loss.

"There is not one insurance company in the United States that has made any profit in the last three years," said one official, "and the only way the majority of them have been able to exist has been through the wonderful increase in the value of their investment securities. In the case of the insurance companies, however, the net loss last year and not one cent of it in the insurance business which was carried at a positive loss."

The English companies have not this advantage and one of their agents told the other day that if the stockholders of his company knew the exact status of the American business they would discontinue it at once. That is why I believe some of the English companies will be forced out by this present loss in Paterson. If the reported loss of \$100,000,000 is divided in half, to avoid exaggeration, the result will show about \$50,000,000 each, another twenty companies, twenty-five about \$20,000 each, and the remaining \$200,000 of loss will be pretty evenly distributed among the rest, leaving a remaining total of \$100,000,000. This is about the way the losses ran in the Waterbury fire, and the proportion will hold true in this case. We lost \$22,000,000 in the case of the Erie Railroad, and if I do not have to charge off \$100,000 for Paterson losses, it will be \$90,000,000.

The same man named a number of the companies which, in his opinion, held risks in Paterson. In each instance the company named is well prepared to meet whatever its loss may be, but the exact status of the insurance business, which has been insured many Paterson risks for the Lancashire, the German-American, the Aetna, the Liverpool, London and Globe, the North British, the Home, the Royal, the Hamburg-Bremen (American branch), the Hanover, the Sun, the Merchants and American Insurance Company, the Commercial Union Assurance Company of Philadelphia, the American Insurance Company of Philadelphia, the losses to these companies will not be so serious as the smaller losses that have been sustained by the companies on smaller capital and with more slender resources.

Francis O. Afford, American manager of the number of the companies named, said last night that his company's loss would be serious, but not so bad as it would have been if the Paterson silk mills had been burned. "We considered the mills a better risk, all things considered, than any other Paterson property, excepting residences," he said, "and have taken them when possible. The loss of the mills would have been a disaster, but that has been snapped up by the New Jersey companies, and for that reason the loss in this fire will come out lighter than we generally expect. The loss in the Waterbury fire, the home companies, such as the Hartford, suffering less on this account than many outside companies."

I went to Paterson about two years ago and cancelled about one-half of my liabilities there because in my judgment the city had not improved its water supply system to keep pace with the increase in population. The mains seemed to me too small for the demand made upon them. There was a splendid opportunity to do it, but the facilities for using it were not in proportion.

Edmund Mostert of Wild & Kennedy said that the number of individuals who have been hit in this city would suffer greatly, as the insurance was largely distributed. In explaining this Mr. Mostert said: "The number of the companies named have been hit in taking large risks in Paterson owing to the trouble there has been in the mills there. Most big policies that have been issued in Paterson have been split up, and in many cases the insurance on large risk is held by at least a dozen different companies."

Liverpool, London and Globe company, said that while his company carried a great deal of insurance in Paterson he did not think the disaster would be very great. Men investigating the damage done and the reports received from them were not alarming.

John C. Smith, Secretary of the German-American Insurance Company, said that his concern held policies on the First and Second Baptist Churches, the Quaker-Office department store, the Boston store and the News Building. Their loss on these, he said, would not exceed \$35,000, as they carried only part of the risks.

Reporters took him his first knowledge of the extent of the fire. Mayor Low said last night that he had received no appeal from Paterson to this city for relief for the fire sufferers. The first news of the extent of the fire came from a SUN reporter. The Mayor was very anxious to learn the amount of damage done by the fire. When told he said: "I am very sorry. Nothing will be done, however, until to-morrow morning."

**Hartford Insurance Companies Not Hard Hit**

HARTFORD, Conn., Feb. 9.—Secretary C. E. Chase of the Hartford Fire Insurance Company said to-night that his company's insurance in Paterson is carried through the metropolitan agency in New York, and the amount of the loss would be determined by the New York office. President Clark of the Aetna said his company did not have much insurance in Paterson, and that the loss would be very small. Officers of the National, the Connecticut, the Phoenix and the Scottish Union and National said it was impossible to say, but they were not hard hit.

**All the Telegraph Offices Burned.**

All the telegraph companies had their offices in the buildings that were burned. After the destruction of the offices the telegraphing was all done from the Erie Railroad station in Straight street.

**When Two Banks Will Reopen.**

The Paterson National Bank will open temporary quarters to-day at 100 Broadway, and the First National Bank will open for business at the regular hour in the Paterson Savings Institution.

Pay the weary, heartless, nervous, unstrapping money lender a restorative equal to Dr. D. J. Payne's Tonic Vermine. It is a strength giving. —Adv.

## GOVERNOR DRIVES TO PATERSON.

Newark Prompt With Aid—Thousands of Nightmen Go From That City.

Gov. Murphy of New Jersey was at his home in Newark yesterday morning during the afternoon he was apprised of the serious condition of affairs and it was suggested to him that more troops than were contained in the two companies of the First Regiment in Paterson would be needed to guard property in the absence of gas and electric light. The Governor ordered one of his teams at once and was driven to Paterson with two friends, arriving there soon after 5 o'clock in the evening.

Chief Kierstead responded to the call for aid by sending two of the best engines in Newark, but refused to send more because of the high wind and the danger of a big fire in Newark, where fire alarms have been unusually frequent recently.

Thousands of nightmen attempted to go to Paterson on the trolley cars from Newark yesterday, but got no further than Passaic and later cars stopped at Franklin because of lack of power. The infrequent trains upon the Newark branch of the Erie Railroad were all packed with people going in both directions. People who were burned out of their homes in Paterson sought shelter in surrounding towns and hundreds of them went to Newark.

Food supplies were almost exhausted in Passaic before noon and demands were made upon Newark. Last evening several wagonloads of provisions were sent over the road from Newark to Paterson and the big bakeries in Newark were preparing to bake extra batches of bread for the people of Paterson and vicinity.

Mayor Seymour of Newark sent word to Chief Kierstead of Newark that he stood ready to send food and clothing at once and that a special meeting of the Common Council would be held at 10 o'clock to-morrow to take action for the relief of the people of Paterson.

## THREE EXPLOSIONS.

One of Gunpowder in a Hardware Store and Two in Drug Stores.

There were three explosions in the course of the fire but none of them made any material difference in the spread of the flames.

The first explosion was in Van Winkle street, where there was a quantity of gunpowder stored on the top floor. The other explosions were in C. P. Kinsella's and Benjamin Kent's drug stores on Main street.

## 11 KILLED IN ST. LOUIS FIRE.

Some Smothered in Bed, Others Killed by Jumping From Burning Hotel.

ST. LOUIS, Mo., Feb. 9.—Fire in the Empire Hotel, Beaumont and Olive streets, at an early hour this morning, caused the loss of eleven lives and the more or less serious injury of half a dozen other guests.

The dead are Tobe Davis, John C. Lueders, Lizzie Harris, Vance Martin, George W. Thompson, Robert Woodley, J. A. McMullen, S. P. Cora, Morris Yell, C. E. Constant, and an unidentified man. The injured are Walter Johnson, Henry Robinson, Henry Klein, C. Thompson, George Sturgeon, Henry Porter and R. Lane.

The hotel was really a bachelors' rooming house, a three-story structure of two houses thrown into one. The fire started in the basement from the furnace, and as the buildings were old, the woodwork was as dry as tinder. The flames were first discovered coming their way out of the roof, having spread unnoticed from the basement to the roof.

All the guests in the hotel, thirty in number, were sleeping soundly and the porter, who was supposed to be on watch, was dozing in a chair. A dense smoke filled the house and many of the dead were found to have been suffocated in bed, their bodies afterward being charred and burned by the fire.

Other inmates when aroused rushed down the only flight of stairs clad in their night clothes. The weather was very cold, the thermometer registering zero, and before those who escaped could find a place of refuge many were badly frostbitten.

John C. Lueders jumped from a second-story window and his skull was crushed and his neck broken. He was the father of Deputy Marshal Lueders and was 51 years old.

F. K. Niesley, a scenic artist from Chicago, escaped from the flames only to be badly frozen in the street before he could secure any clothing other than the pajamas which he wore at the time he fled from the hotel. He says:

"I was stifling when I awoke and found the room filled with smoke. As I jumped out of bed a burst of flame swept into the room. Through this I battled for the stairway. Before I reached the street I was shriveled before I reached the street. I was jumping from the second and third-story windows. They crashed down on the icy sidewalk and several were killed. One man who ran downstairs after I did was a living torch, his hair blazing up behind him as he darted into the street."

The building was completely gutted, only the walls being left standing. J. W. Gilliam, the proprietor, is in Denver, and the hotel was in charge of John Lally, the clerk. The loss will not exceed \$35,000.

**Church Burned in Lebanon, Pa.**

LEBANON, Pa., Feb. 9.—For two hours to-day the Fire Department fought the flames which threatened the destruction of the Centenary Methodist Episcopal Church in this city. The church was gutted and the Sunday school rooms were entirely burned out. The firemen were greatly hampered by the cold, as the water plugs were frozen. Water had to be used from a creek some distance away. A defective fuse was the cause of the fire. The damage is \$5,000.

**Severe Fire in Scottsville, Ky.**

SCOTTVILLE, Ky., Feb. 9.—This city was visited by a disastrous fire early this morning. All of the north side of the public square burned to the ground. The loss is estimated at \$20,000, besides a heavy loss to the county in having all its records destroyed. The fire was checked at a large brick building. It was of incendiary origin.

**Hamilton Clubhouse Burned.**

Paterson's clubmen lost about every shelter they had. The Hamilton Club on Ellison street, one of the finest buildings in town, was gutted and nothing left standing but two walls and a fragment of the grand stair case.

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J. W. Mallet, Ph.D., LL.D., F.R.S., Prof. of Chemistry and Pharmacology in the University of Virginia, in his analysis reports: "Contains nothing but the purest water, with constituents which peculiarly adapt it to the relief of kidney, liver and urinary diseases, but that it is tasteless, odorless and of exceptional lightness and purity."

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HEGEMAN & CO. (a corp.), 196 and 206 Broadway, 200 West 125th St. and 1117 Amsterdam Ave.

HAZARD, HAZARD & CO., 1017 Broadway.

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WALTER S. HOOKER, 810 Ave. of the Americas, and SW. cor. 9th Ave. and 42d St.

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HANSON DRUG CO., 244 6th Ave. cor. 16th St.

W. E. JAMES, 700 8th Ave.

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G. WILEY HOLMES, cor. Columbus Ave. and 11th St.

J. MILHAU'S SON, 183 Broadway.

J. HEGEMAN & CO., 21 Park Row, 705 and 710 Broadway.

KALISH PHARMACY, 236 St. and 4th Ave.

**J. C. LARRIVETTE & CO., 220 Broadway, N. Y., Sole Agents.**

## GRANT CITY HAS A FIRE.

Grosjean's Hotel and Picnic Resort Burned at a Loss of \$10,000.

The buildings of W. C. Grosjean's hotel and picnic resort at Grant City, Staten Island, were burned with nearly all of their contents Saturday night.

The fire, which is believed to have started from an electric light wire, was discovered about 6 o'clock. The only persons in the building were Mr. Grosjean and his wife, and they, with the assistance of neighbors, saved a few of their personal effects. Mr. Grosjean places his loss at \$10,000; insured. The nearest fire company is stationed at New Dorp, nearly two miles away, and by the time the firemen arrived the fire was beyond control.

Mr. Grosjean was arrested last night on a charge of attempting to shoot A. P. Semler, who keeps a hotel adjoining the building which was burned. Grosjean entered Semler's hotel after the fire and made some disparaging remarks and was ordered out of the place. He refused to go and pulled a pistol and pointed it at Semler, but did not fire a shot. The police went to the building and Semler was arrested and taken to Police Headquarters.

## WOUNDED, HE PUT A FIRE OUT.

A Watchman With a Broken Leg Saves Property and Then Gets Help.

WORCESTER, Mass., Feb. 9.—James Little, the watchman of the Morgan Spring Company on Lincoln street, after falling ten feet from a ladder and breaking his leg, saved the building from fire by his nerve last night. Mr. Little is 72 years old. Repairs are being made in the shop and a ladder was raised from the second to the third floor. Mr. Little went up the ladder, carrying his lantern. When he reached the landing he fell to the floor below. The oil in the lantern set the floor to the flames. The watchman called to the door and with his uninjured leg he swept the fire out. He then crawled downstairs on his hands and knees and called for assistance, which came in a short time.

**BOARDS STIFFEN IN SMOKE.**

Carried Down Ladders From the Third Story in Early Morning Cold.

Fire started at 7 o'clock yesterday morning in the double boarding house at 177-179 West End avenue.

Mr. J. K. Niesley, a scenic artist from Chicago, escaped from the flames only to be badly frozen in the street before he could secure any clothing other than the pajamas which he wore at the time he fled from the hotel. He says:

"I was stifling when I awoke and found the room filled with smoke. As I jumped out of bed a burst of flame swept into the room. Through this I battled for the stairway. Before I reached the street I was shriveled before I reached the street. I was jumping from the second and third-story windows. They crashed down on the icy sidewalk and several were killed. One man who ran downstairs after I did was a living torch, his hair blazing up behind him as he darted into the street."

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## JERSEY CITY \$300,000 FIRE.

LEHIGH'S PIER G AND 30,000 BARRELS OF FLOUR BURN.

Loss, \$140,000 on Pier—Steam Canalboat Dale, Moored in the Gap, Burns and Sinks—Lighters Damaged—Salvage of Flour a Sunday Industry.

Pier G of the Lehigh Valley Railroad Company, which was located in the Gap nearly opposite the plant of the American Sugar Refining Company in Jersey City, was destroyed by fire yesterday, with its contents, 50,000 barrels of flour. Several lighters and barges lying near the pier were more or less damaged before they were pulled out of danger, and the steam canalboat Dale, which was moored to the bulkhead, caught fire and sank. The loss aggregates \$300,000.

The bulkhead is on the south side of the Gap, and the pier extended at an acute angle to it in a northeasterly direction. The pier was a corrugated iron-covered structure, 535 feet long, 120 feet wide and two stories high. It was equipped recently with an automatic fire extinguisher system, which worked well, but the fire spread so rapidly that the sprinklers could not cope with it.

The fire started at the Gap end of the pier, but the officials of the railroad had not determined its cause at a late hour last night. The fire was discovered by John Tappan, an employee, who sent in an alarm. The company's volunteer fire department arrived first and then came five engines from the Jersey City Fire Department. By the time the firemen arrived the pier was raging the whole length of the pier.

The tooting of whistles in the railroad yards and factories on the north side of the Gap attracted the attention of the Fireboat New Yorker, which was on her way home from the Brooklyn fire, and she ran into the Gap with her siren whistle blowing.

Six tugs owned by the Lehigh Valley were not long in getting streams on the blaze. The fire was a spectacular kind, the flames shooting high in the air and the smoke rolling over the shipping along the riverfront.

The steam canalboat, Dale, caught fire almost as soon as the fire reached the bulkhead and broke down from her moorings. Capt. Joseph Pissino, the owner, and his wife were on board her. They got off before the boat started to float down among a fleet of canalboats along the south side of the Gap. A rope was made fast to the Dale after she had traveled about 200 feet, and she was drawn in, where she blazed away for a while and sank. Pissino's loss was \$2,000.

The schooner Meteor of Brooklyn, which was lying near the pier, caught fire, but was pulled out of harm's way and the flames extinguished before much damage was done. The barges Blanchard, Piston, President and Puritan were also scorched and the tug Mildred suffered about 150 bags of flour.

The fire burned briskly all day, and the piles—all that remained of Pier G—were still blazing like torches last night.

Division Superintendent W. O. Sprague of the Lehigh Valley said that the pier was valued at \$140,000 and was insured. He said that there were 218 carloads of flour on the pier, each car averaging about 150 barrels. The value of the flour, he said, had not been figured out. Another official said that there were fully 50,000 barrels on the pier which were worth about \$5 each to the company.

Much of the flour was in bags which tumbled into the water and floated down the Gap. Scores of men in rowboats were busy all day gathering up the bags and carrying them ashore. The cannalwharves winter in the Gap in sufficient flour to last them several months. They said that the water made enough of the flour to a depth of only two inches and that the crust protected the flour within.

The gap ferry, consisting of two large boats of the screw order, which are sculled across by men with one oar, did a rushing business carrying passengers, who viewed the scene with interest, and came back with bags of flour for their backs.

**Kaiser Twenty-Five Years in the Army.**

Special Cable Dispatch to THE SUN.

**BERLIN, Feb. 9.**—The Emperor reviewed at Potsdam yesterday the First Foot Guards in commemoration of the completion of his twenty-fifth year in the army.

**Law's Delays in England.**

Special Cable Dispatch to THE SUN.

**LONDON, Feb. 9.**—As an illustration of the law's delays the case is cited of a judgment given yesterday in the Chancery Division of the High Court of Justice in a case in which the property of a testator who died in 1838 was concerned.

## Telephoning Trebles Time.

**Manhattan Service:**